

Monthly Mortgage Summary



Georgia Department of Banking & Finance ~ Non-Depository Financial Institutions Division Monthly Summary of Mortgage Activities for the Period Ending June 2011

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Georgia Residential Mortgage Act Fee Reminder

The \$10.00 per loan fees required by O.C.G.A. Section 7-1-1011(b)(2) and Department Rule 80-5-1-.04 are due **no later than September 1, 2011**, for residential mortgage loans closed during the period January 1, 2011, through June 30, 2011. A \$10.00 fee will be due if the loan is a residential mortgage loan as defined in the Georgia Residential Mortgage Act (GRMA), and if a security deed, a modification of a security deed or other form of modification of a security interest is recorded.

Financial institutions, mortgage licensees and registrants that act as the collecting agent (including brokers who table fund and collect the fee) must submit the fees and file the fee statement before the deadline to avoid fines and possible administrative action.

GRMA per loan fee reporting / remittance must be completed on-line through the Department's secure website. Reporting is required even if no residential mortgage loans were made and no fees are due. To avoid fines for failure to report / remit GRMA fees, reporting must be completed by the deadline noted above.

With the on-line payment process, the Department accepts either ACH drafts on a checking account or payments by Visa, MasterCard, AmericanExpress, or DiscoverCard credit cards. Reporting and fee payment must be done on-line from our secure website at: <https://bkgfin.dbf.state.ga.us/GRMAFee.html>.

Department Issues Proposed Rulemaking and Provides Opportunity to Comment

On June 28, 2011, pursuant to the provisions of the Georgia Administrative Procedures Act, Official Code of Georgia Annotated (O.C.G.A.) Chapter 50-13 and by authority of O.C.G.A. § 7-1-61, O.C.G.A. § 7-1-663; O.C.G.A. § 7-1-1012, and other cited statutes, the Georgia Department of Banking and Finance (Department) gave notice of its intent to adopt new and amended rules.

The proposed changes are in part responsive to law changes during the 2010 legislative session. Comments to the Department must be received by the close of business **Thursday, July 28, 2011**. You may view or download the Proposed Rules from our website on the Laws and Regulations page at (<http://dbf.georgia.gov>) or directly from: http://dbf.georgia.gov/vgn/images/portal/cit_1210/3/20/172885609DBFProposedRules_6-28-2011.pdf

ADMINISTRATIVE ACTIONS

Cease and Desist Orders Which Became Final

- **Access E-Mortgage, Inc., Saint Augustine, FL (license# 23646)** - Order to Cease and Desist issued 05/26/2011 became final 06/30/2011.
- **DBD Results, LLC dba www.modificationsloan.com dba www.attorneysforeclosure.com, Scottsdale, AZ** - Order to Cease and Desist issued 05/09/2011 became final 06/13/2011.
- **Green Finance & Leasing, Inc., Woodstock, GA (license# 15699)** - Order to Cease and Desist issued 05/26/2011 became final 06/30/2011.
- **Green Street Mortgage Lenders, Inc., Panama City Beach, FL (license# 24113)** - Order to Cease and Desist issued 06/08/2011 became final 06/29/2011.
- **Independent Mortgage Processing Inc, Hiram, GA (license# 24186)** - Order to Cease and Desist issued 05/12/2011 became final 06/12/2011.
- **Real Estate Partners 100 of Pinellas dba Mortgage Resource Partners, Clearwater, FL (license# 24019)** - Order to Cease and Desist issued 05/11/2011 became final 06/11/2011.
- **Sawyer, Jeffrey W. dba Southeastern Service Co., Macon, GA (license# 6295)** - Order to Cease and Desist issued 05/26/2011 became final 06/30/2011.
- **Sheridan, Jillian, Corryton, TN** - Order to Cease and Desist issued 05/13/2011 became final 06/03/2011.

Final Consent Orders

- **G Squared Financial, LLC, Marietta, GA (license# 17010)** - Consent Order issued 06/29/2011 became final 06/29/2011.
- **Gabbai, Ron, Marietta, GA** - Consent Order issued 06/29/2011 became final 06/29/2011.
- **Graiser, Ira, Marietta, GA** - Consent Order issued 06/29/2011 became final 06/29/2011.
- **Kee, Ken, Doraville, GA** - Consent Order issued 06/29/2011 became final 06/29/2011.
- **Maxim Capital, Inc. dba Maxim Home Loan, Doraville, GA (license# 12317)** - Consent Order issued 06/29/2011 became final 06/29/2011.

License Denials

LICENSE APPLICATIONS DENIED IN JUNE 2011

IDNUM	NMLS#	APPLICATION TYPE	NAME	CITY	ST	DENIED
30697	120328	Mortgage Lender	Assets Recovery Center, LLC	North Miami	FL	06/20/2011
31459	187321	Loan Originator	Robert S. True	Ft Lauderdale	FL	06/09/2011
31789	385596	Loan Originator	Matthew Bryce Flume	Scottsdale	AZ	06/09/2011
31729	170799	Loan Originator	Ellis C. Sullivan, III	Stone Mountain	GA	06/29/2011

TOTAL: 4

LICENSEES/REGISTRANTS REVOKED, EXPIRED OR WITHDRAWN IN JUNE 2011

GRMA#	NMLS#	CODE	NAME	CITY	ST	REVOKED	WITHDRAWN	EXPIRED
21023	171099	BD	Ridgeland Mortgage Services, LLC	MARIETTA	GA		06/03/2011	
21730	2250	LD	Pryisma Lending Group, LLC	DANBURY	CT		06/03/2011	
23521	65094	LD	Steel Mountain Capital I, LLC	Littleton	CO		06/03/2011	
12183	1904	LD	Trust One Mortgage Corp.	IRVINE	CA		06/10/2011	
23272	155158	BD	Meridian Mortgage Partners, LLC	ATLANTA	GA		06/10/2011	
24402	216573	OD	Kimberly Ottaway	Lawrenceville	GA		06/10/2011	
24493	193520	OD	Holly Elizabeth Higginbotham	Baton Rouge	LA		06/10/2011	
29231	206201	OD	Chasen Matthew Flynn	Mentone	AL		06/10/2011	
29281	75922	OD	Megan Elizabeth Nau	North Richland Hills	TX		06/10/2011	
30979	323634	OD	James Gordon Hemberg	Ann Arbor	MI		06/10/2011	
32304	397617	OD	Melanie Lynnette Whalen	Clinton Township	MI		06/10/2011	
13761	166231	BD	Towne Lake Mortgage, Inc.	WOODSTOCK	GA		06/15/2011	
22921	10089	LD	Midcontinent Financial Center, Inc.	COLUMBIA	MO		06/15/2011	
24779	180424	OD	Amy M McKenzie	Woodstock	GA		06/15/2011	
12650	144251	BD	Whitfield & Associates	HAZLEHURST	GA		06/17/2011	
20361	1019	LD	MLD Mortgage Inc.	FLORHAM PARK	NJ		06/17/2011	
6025	133496	BD	Mortgage Place, The	AUGUSTA	GA		06/20/2011	
29745	276428	OD	Stacey H Marks	Euless	TX		06/22/2011	
17863	148361	BD	Community First Mortgage, LLC	Acworth	GA		06/23/2011	
19365	151991	BD	Mike Patterson Mortgage, Inc.	JACKSON	GA		06/27/2011	
26267	5242	OD	Mark N Lanen	North Kingstown	RI		06/27/2011	
21154	156932	BD	Superior Home Loan, Inc.	MARIETTA	GA		06/30/2011	
24019	173667	BD	Real Estate Partners 100 of Pinellas	CLEARWATER	FL			06/11/2011
24186	200335	BD	Independent Mortgage Processing Inc	HIRAM	GA			06/12/2011
24113	153920	LD	Green Street Mortgage Lenders, Inc.	PANAMA CITY BEACH	FL			06/29/2011
6295	166006	BD	Southeastern Service Co.	MACON	GA			06/30/2011
15699	166124	BD	Green Finance & Leasing, Inc.	WOODSTOCK	GA			06/30/2011
23646	165126	BD	Access E-Mortgage, Inc.	Saint Augustine	FL			06/30/2011

TOTAL: 28

Fine Information

Information regarding fines assessed against a specific licensee for which there is no pending administrative action, is available on an individual licensee basis by submitting a written request to the following e-mail address: dbfmort@dbf.state.ga.us

FINE REASON

- | | |
|--|--|
| 3 Licensees fined for Prohibited Acts | 3 Licensees fined for Advertising |
| 2 Licensees fined for Books and Records | 2 Licensees fined for Failure to Perform Background Checks |
| 2 Licensees fined for Unapproved Branches | 2 Licensees fined for Change in Management |
| 1 Licensee fined for Acquisition of 25% ownership w/o approval | 1 Licensee fined for Employee under C&D or revocation |
| 1 Licensee fined for Failure to report violations/discharges | 2 Licensees fined for Unapproved Branch Manager |
| 2 Licensees fined for Doing business w/ unlicensed entity | |

MORTGAGE BROKER, LENDER AND PROCESSOR LICENSEES/REGISTRANTS APPROVED OR REINSTATED IN JUNE 2011

GRMA#	NMLS#	CODE	NAME	CITY	ST	ORIGINAL APPROVAL	REINSTATED	UPGRADED
29860	324164	B	Magnum Home Loan, Inc.	ALPHARETTA	GA	08/13/2010	06/03/2011	
12574	138844	B	AP Lending, LLC	DULUTH	GA	06/13/1997	06/24/2011	
23092	4869	L	Omni-Fund, Inc. (CA) *	MURRIETA	CA	01/25/2008		06/03/2011
32133	470451	B	Dependable Mortgage Solutions, LLC	DACULA	GA	06/03/2011		
32111	131108	L	Wipro Gallagher Solutions, Inc.	PALMETTO BAY	FL	06/03/2011		
32259	1669	L	Flagship Mortgage Corporation	WORTHINGTON	OH	06/03/2011		
31654	391375	B	MGIC Mortgage Services, LLC	MILWAUKEE	WI	06/10/2011		
31854	377930	L	WFRBD, LLC	DES MOINES	IA	06/10/2011		
32229	2036	L	Americash Inc.	COSTA MESA	CA	06/10/2011		
32379	685842	L	Angel Oak Funding, LLC	ATLANTA	GA	06/10/2011		
30919	227977	B	Golden Road Financial, LLC	SAN MATEO	CA	06/17/2011		
31463	379637	B	Ryan M. Young	ACWORTH	GA	06/17/2011		
31853	139832	L	Seckel Capital, LLC	NEWTOWN	PA	06/17/2011		
32037	219650	L	Mortgage Financial Group, Inc.	TAVARES	FL	06/17/2011		

TOTAL: 14

LICENSE STATUS CHANGE INDICATORS & MORTGAGE LICENSE CODES— (In Tables)

License Status Indicators		(MBCODE) - Mortgage License Codes	
*	Upgrade Broker to Lender	B	Broker
#	Upgrade Lender to Registrant	P	Processor
+	Downgrade Lender to Broker	L	Lender
•	Downgrade Registrant to Lender	R	Registrant
		O	Originator

**MORTGAGE LOAN ORIGINATOR LICENSEES
APPROVED OR REINSTATED IN JUNE 2011**

GRMA#	NMLS#	CODE	NAME	CITY	ST	ORIGINAL APPROVAL	REINSTATED
26007	6048	O	Lindsay Parrish Moss	Acworth	GA	05/07/2010	06/03/2011
28841	168176	O	David M. Leslie	Grapevine	TX	06/25/2010	06/03/2011
28618	33282	O	Margo Miller	Salt Lake City	UT	07/09/2010	06/24/2011
30705	349325	O	Neil O'Neil	Sykesville	MD	11/05/2010	06/24/2011
28555	291369	O	Kenneth Glenn Daniel, Jr.	Valdosta	GA	06/03/2011	
31325	222267	O	Roderick Dean Bendall	McDonough	GA	06/03/2011	
31822	377389	O	Kevin Alan Avery	Los Angeles	CA	06/03/2011	
32007	441233	O	Christopher David Coulter	Woodstock	GA	06/03/2011	
32155	198274	O	Martin Jay Blons	Chicago	IL	06/03/2011	
32161	346819	O	Jason Adam Thompson	Louisville	KY	06/03/2011	
32186	9735	O	Jeffrey Robert Flees	POWELL	OH	06/03/2011	
32223	179075	O	JONATHAN TRENT MILLER	Mount Laurel	NJ	06/03/2011	
32241	493378	O	Daniel Clinton Denniston	Tempe	AZ	06/03/2011	
32258	397396	O	Brandon Rushing	Indian Trail	NC	06/03/2011	
32267	199796	O	Debra Jean Flowers	Richmond	TX	06/03/2011	
32275	485474	O	Jennifer Leigh Sharkey Altieri	Marlton	NJ	06/03/2011	
32276	480384	O	Scott Everett Buchanan	Deptford	NJ	06/03/2011	
32324	503936	O	Cosette Lourene Newberry	Canton	GA	06/03/2011	
32334	84126	O	Amanda Nicole Agnew	FORT WORTH	TX	06/03/2011	
32340	411933	O	James Eric Johnson, Jr.	Southfield	MI	06/03/2011	
32345	213956	O	Timothy L. Raduenz	Auburn	GA	06/03/2011	
32346	282319	O	Dennis Jerry Ratino	Willoughby Hills	OH	06/03/2011	
32350	85529	O	Colin Alexander Whitermore	Charlotte	NC	06/03/2011	
32356	167842	O	Noreen Teresa Adewoyin	Acworth	GA	06/03/2011	
32357	4573	O	Garrett Daniel Blincoe	Louisville	KY	06/03/2011	
32358	364566	O	Brian David Farley	North Providence	RI	06/03/2011	
32365	198489	O	Andrew James Leopard	south amherst	OH	06/03/2011	
32371	375852	O	Robert Christopher Byman	Ponte Vedra Beach	FL	06/03/2011	
32373	561849	O	Timothy Paul Endress	Atlanta	GA	06/03/2011	
32378	254232	O	Charles Benjamin Taylor	Harrisonville	MO	06/03/2011	
25327	119853	O	Daniel Dale Poole	Charlotte	NC	06/10/2011	
25813	192781	O	Alesia Darice Mitchell	Hartwell	GA	06/10/2011	
26694	7894	O	Jeremiah Christopher Algee	St. Augustine	FL	06/10/2011	
26696	167684	O	John R. Arnold	MARIETTA	GA	06/10/2011	
28708	175314	O	Terrence C. Brown	Savannah	GA	06/10/2011	
31411	312772	O	Nicholas Curry Williams	Detroit	MI	06/10/2011	
31573	257809	O	GERALDINE LEWIS	RIVERDALE	GA	06/10/2011	
31590	197891	O	Eric V. Hansborough	Anderson	SC	06/10/2011	
31624	320084	O	Ann K. Scherzinger	Mequon	WI	06/10/2011	
31860	371623	O	David Enrique Vasquez	San Antonio	TX	06/10/2011	
31867	313282	O	Matthew Mark Currie	phoenix	AZ	06/10/2011	
31998	389594	O	Patrick B. Linnehan	HADDONFIELD	NJ	06/10/2011	
32051	15753	O	Michael Craig Mali	Ft. Lauderdale	FL	06/10/2011	
32191	187272	O	BENJAMIN JOSEPH KNUDSON	Marlton	NJ	06/10/2011	

**MORTGAGE LOAN ORIGINATOR LICENSEES
APPROVED OR REINSTATED IN JUNE 2011**

GRMA#	NMLS#	CODE	NAME	CITY	ST	ORIGINAL APPROVAL	REINSTATED
32238	351939	O	Daniel Anton Ziemba	Huntley	IL	06/10/2011	
32242	102515	O	Matthew Raymond Kowalec	Greenville	SC	06/10/2011	
32285	493371	O	Itzel Villalpando	Mesa,	AZ	06/10/2011	
32321	418432	O	Sara Dorothea Goldstein	Douglas	GA	06/10/2011	
32327	420305	O	Daniel Martin Solar	Cleveland Heights	OH	06/10/2011	
32339	424790	O	Kevin Carlos Healey	romulus	MI	06/10/2011	
32359	148730	O	Chelsea Shannon Rousseau	Slatersville	RI	06/10/2011	
32362	364669	O	Jubilee Diamond	Huntington Beach	CA	06/10/2011	
32375	621807	O	Samantha E. Hamilton	Dallas	TX	06/10/2011	
32388	40245	O	Timothy Raymond DeLany	Exton	PA	06/10/2011	
32389	424792	O	Wayne Douglas Hollars, II	Livonia	MI	06/10/2011	
32399	50325	O	Edward Allen Cook	Westminster	CA	06/10/2011	
32403	399077	O	kenneth wayne medeiros	Fall River	MA	06/10/2011	
32410	174184	O	Jason Alden Kravitz	BENSALEM	PA	06/10/2011	
32412	291907	O	Kamran Ali Samadi	Scottsdale	AZ	06/10/2011	
27342	6062	O	Michael Chris Wilson	Cumming	GA	06/17/2011	
28984	265185	O	Chad Edward Riddle	Kennesaw	GA	06/17/2011	
30582	349491	O	Rifat Tayseer Ziadeh	Fountain Valley	CA	06/17/2011	
30898	364299	O	Franklin D. Cooper, Jr	Stone Mountain	GA	06/17/2011	
30899	380112	O	Tyler Lewis Davis	Atlanta	GA	06/17/2011	
31549	307893	O	Tanya Elena Novo	San Jose	CA	06/17/2011	
31612	296125	O	Evan Mogul	Fresh Meadows	NY	06/17/2011	
31614	65111	O	Robert Timothy Smith	Weehawken	NJ	06/17/2011	
32092	390019	O	Christopher J. McCool	Moorestown	NJ	06/17/2011	
32102	368023	O	Daniel Martin Friedberg	Detroit	MI	06/17/2011	
32251	4833	O	LEONARD DALE WEISS	NORTH MERRICK	NY	06/17/2011	
32288	546531	O	Daniel Edmundson Quinnelly	Norcross	GA	06/17/2011	
32301	424699	O	Justin Daniel Girouard	Wayne	MI	06/17/2011	
32338	351008	O	Brandon Dee Downs	Ypsilanti	MI	06/17/2011	
32366	515944	O	Kyle Stephen Ridenour	Rancho Cordova	CA	06/17/2011	
32401	217138	O	Michael Patrick Shaver	Jenks	OK	06/17/2011	
32404	194503	O	Andrew Paul Jones	Fairless Hills	PA	06/17/2011	
32417	368119	O	Scott Lewis MacDonald	Scottsdale	AZ	06/17/2011	
32418	613272	O	Anthony Lawrence Ramirez	Frisco	TX	06/17/2011	
32429	104469	O	James H. Danis, II	Fayetteville	NC	06/17/2011	
32432	380299	O	Steven Andrew Zimmerman	Warwick	RI	06/17/2011	
32433	159888	O	David Paul Canon	Laurel	MD	06/17/2011	
32437	627219	O	William Benjamin Kirkland	Marietta	GA	06/17/2011	
32450	430753	O	Joanne Patricia Mulligan-Tarr	Marion	MA	06/17/2011	
32465	424687	O	Scott Michael Bernick	Ann Arbor	MI	06/17/2011	
24542	13350	O	Matthew Alan Taylor	Waxhaw	NC	06/24/2011	
31628	394618	O	Keith Robert Buyers	DOUGLASVILLE	GA	06/24/2011	
31819	385394	O	Preston Tremayne Williams	Southfield	MI	06/24/2011	
31980	271664	O	Jody Lynn Alston	Ashburn	VA	06/24/2011	

MORTGAGE LOAN ORIGINATOR LICENSEES APPROVED OR REINSTATED IN JUNE 2011

GRMA#	NMLS#	CODE	NAME	CITY	ST	ORIGINAL APPROVAL	REINSTATED
31981	210961	O	PAMELA DIANE BARBREE	Albany	GA	06/24/2011	
32031	402228	O	Kathleen M. Disharoon	Douglasville	GA	06/24/2011	
32063	141159	O	Jacob W. Coker	Columbia	SC	06/24/2011	
32082	450230	O	Robert Lee Simmons	Atlanta	GA	06/24/2011	
32195	448363	O	Kelly Renee Wilson	Acworth	GA	06/24/2011	
32215	211425	O	Matthew Eugene Poore	Williamston	SC	06/24/2011	
32252	397395	O	Michael A. Willard	Indian Land	SC	06/24/2011	
32266	86772	O	Paul Mathew Durand	Huntington Beach	CA	06/24/2011	
32280	485467	O	Judith Migdalia Matias	Pennsauken	NJ	06/24/2011	
32376	336893	O	Ivan David Nelson	Cypress	CA	06/24/2011	
32380	203178	O	Don Bartolomucci	Windermere	FL	06/24/2011	
32385	386042	O	Susan Lee Stanford	Dallas	GA	06/24/2011	
32425	96968	O	Joseph Butera	Smithtown	NY	06/24/2011	
32428	344871	O	Debra Lea Smith	Jacksonville	FL	06/24/2011	
32434	565028	O	Shaun Paul Combs	atlanta	GA	06/24/2011	
32446	134469	O	Nikki Renea Gwyn	Richland Hills	TX	06/24/2011	
32449	3764	O	Michael Fredrick Martin	Lake Forest	CA	06/24/2011	
32456	442266	O	John David Adams, Jr.	jacksonville Beach	FL	06/24/2011	
32460	451072	O	MICHELLE RENEE FONDERN	Alpharetta	GA	06/24/2011	
32461	665084	O	Richard William Kourbage	Denver	CO	06/24/2011	
32462	69680	O	Rodney Naseeb Mickwee	SANDY SPRINGS	GA	06/24/2011	
32463	5216	O	Robert Francis Presner	Philadelphia	PA	06/24/2011	
32468	368152	O	Christopher David Thibeault	East Freetown	MA	06/24/2011	
32484	260149	O	Jacob Alexander Skelton	Novi	MI	06/24/2011	
32494	27410	O	Kristy Lynn Slater	NEWPORT	RI	06/24/2011	
28631	207916	O	Luis Correa	ALPHARETTA	GA	06/30/2011	

TOTAL: 114

CUSTOMER SERVICE STAR FOR THE MONTH OF JUNE

It is the Department's goal to provide excellent customer service by meeting and exceeding the expectations of our customers. Along those lines, we would like to recognize the following individual for going above and beyond in serving our customers:

Applications Analyst Irene Harper – The Department received comments from a customer stating: "I just wanted to let you know how wonderful it is to work with Ms. Irene Harper. Our company is licensed in over 20 states and she makes it very easy to work with the Georgia Department of Banking and Finance. She is very helpful, patient, kind and knowledgeable. I just want to say kudos to you Ms. Harper, you are awesome, the state of Georgia is lucky to have you!"

**CONGRATULATIONS AND GREAT JOB TO THIS MONTH'S
CUSTOMER SERVICE STARS!!**



**Georgia Department of
Banking and Finance**

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The Department is the state agency that regulates and examines banks, credit unions, and trust companies chartered by the State. The Department also has regulatory and/or licensing authority over mortgage brokers/processors, lenders and loan originators, money service businesses, international banking organizations, and bank holding companies conducting business in Georgia.

Our MISSION is to promote safe, sound, competitive financial services in Georgia through innovative, responsive regulation and supervision.

Our VISION is to be the best financial services industry regulator in the country – Progressive. Proactive. Service-Oriented.

Our Motto is: "Safeguarding Georgia's Financial Services"

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